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PATENT, TRADEMARK, COPYRIGHT
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Express Mailing No. : EL844350815US
Date of Deposit: October 12, 2001

Assistant Commissioner for Patents
Washington, D.C. 20231

Re: New U.S. Patent Application of:
Applicant: David Ellis et al.
For : INTEGRATIVE RISK MANAGEMENT SYSTEM
METHOD
Our File : S85.12-0001

Dear Sir:

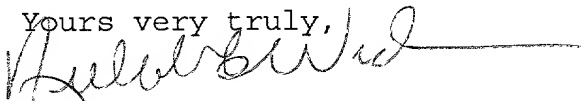
Enclosed for filing are the following papers in connection
with the above-identified patent application:

1. Complete specification and claims.
18 pages Specification
6 pages claims
1 page Abstract
2. Unexecuted Combined Declaration and Power of Attorney
(4 pages).
3. 4 sheets of drawings.

The filing fee is not enclosed with this communication.
Pursuant to 35 USC § 111 and 37 CFR §§ 1.53(b) and 1.53(f), the
filing fee, executed Declaration and executed Verified Statement
Claiming Small Entity Status (if applicable) will be filed
separately.

A filing date under 37 CFR §§ 1.10(b) and 1.53(b) of October
12, 2001 is respectfully requested. The enclosed materials are
being sent "Express Mail Post Office to Addressee" as of the date
of this letter.

Yours very truly,



Nickolas E. Westman
Reg. No. 20,147

NEW:daw
Enc.

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